

**Information to identify the case:**

Debtor 1	<b>Andrew L. Stitt</b>	Social Security number or ITIN	xxx-xx-9448
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	<b>19-10064-TPA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew L. Stitt

4/22/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Andrew L. Stitt  
Debtor

Case No. 19-10064-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Apr 22, 2022

Form ID: 3180W

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2022:**

Recip ID	Recipient Name and Address
db	+ Andrew L. Stitt, 6618 Bordeaux House, Meadville, PA 16335-1007
14984198	+ BMO HARRIS BANK NA, P.O. BOX 71951, Chicago, IL 60694-1951
14984195	+ Sandra L Potchak, Fairview Twp, 1303 Kittaning Pike, Karns City, PA 16041-1711
14984197	Venango Co.drs, Domestic Relations Section, Franklin, PA 16323

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 23 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 22 2022 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 23 2022 03:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14984190	+ Email/Text: BMOTFBKNOTICES@BMO.COM	Apr 22 2022 23:32:00	BMO Harris Bank N.A., P.O. Box 3040, Cedar Rapids, IA 52406-3040
15027905	+ EDI: CITICORP.COM	Apr 23 2022 03:33:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14984191	+ EDI: CITICORP.COM	Apr 23 2022 03:33:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14984193	EDI: IRS.COM	Apr 23 2022 03:33:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15204798	EDI: PRA.COM	Apr 23 2022 03:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14984194	EDI: PENNDEPTREV	Apr 23 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14984194	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 22 2022 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14984196	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 22 2022 23:32:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
15006219	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 22 2022 23:32:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

District/off: 0315-1

User: auto

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Date Rcvd: Apr 22, 2022

Form ID: 3180W

Total Noticed: 14

TOTAL: 12

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BMO Harris Bank, N.A.
cr		Toyota Motor Credit Corporation
14984192		Heather Berkhart, Unknown
14984200		Heather Berkhart, Unknown
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14984199	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14984201	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14984202	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14984203	*+	Sandra L Potchak, Fairview Twp, 1303 Kittaning Pike, Karns City, PA 16041-1711
14984204	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14984205	*	Venango Co.drs, Domestic Relations Section, Franklin, PA 16323

TOTAL: 4 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor BMO Harris Bank N.A. pitecf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Andrew L. Stitt rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5